COMPANY REGISTRATION NUMBER: 05653946
CHARITY NUMBER: 1151656

FISCUS NORTH LIMITED
(BY GUARANTEE)

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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FISCUS NORTH LIMITED (BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION

Registered charity name	Fiscus North Limited (By Guarantee)
Charity registration number	1151656
Company registration number	05653946
Principal office and registered office	Co-op Centre Whitehouse Road Hendon Sunderland SR2 8AH
The trustees	Mr. A. McGill Mrs. L. Robson Mr. D. Watson Ms. L. R. Rutter
Company secretary	Mrs. J. Elliott
Accountants	Torgersens Chartered Accountants East Suite, Ground Floor Avalon House St Catherine's Court Sunderland SR5 3XJ
Independent Examiner	Mrs A Henshaw FCCA Torgersens Chartered Accountants East Suite, Ground Floor Avalon House St Catherine's Court Sunderland SR5 3XJ
Bankers	The Co-operative Bank Plc PO Box 250 Skelmersdale WN8 6WT

FISCUS NORTH LIMITED (BY GUARANTEE)

THE TRUSTEES' REPORT (INCORPORATING THE DIRECTOR'S REPORT)

YEAR ENDED 31 DECEMBER 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Administration details

FISCUS North Limited is a company limited by guarantee (Company No. 05653946) first registered on 14 December 2005 and was registered as a charity (No. 1151656) on 16 April 2013.

The principal address and registered office of the charitable company is:

Co-op Centre
Whitehouse Road
Hendon
Sunderland
SR2 8AH

The trustees who served the charitable company during the year were:

Mr. A. McGill
Mrs. L. Robson
Mr. D. Watson
Ms. L. R. Rutter

Organisational Structure, Governance and Management

FISCUS North Limited (by guarantee) is a registered charity, set up to relieve poverty and advance education in the North of England. The provisions of its Memorandum and Articles of Association govern it.

Fiscus North Limited (by Guarantee) has a Board of Management who are responsible for the strategic direction of policy of the charitable company. At present the committee has four members from a variety of backgrounds relevant to the work of the charitable company. The Charity CEO is appointed by the Trustees to develop and manage the operations and activities of the charity.

Recruitment of Trustees
The Directors of the charitable company are also trustees for the purposes of charity law and under the charitable company's articles are known as members of the Board of Management. The trustees are appointed by the members of the charitable company at the annual general meeting. Trustee vacancies can only be filled by co-opted trustees until the next AGM.

Risk Analysis
The trustees have a duty to identify and review the risks to which the charitable company is exposed and to ensure that appropriate systems and controls are established to mitigate those risks and to provide reasonable assurance against fraud and error. To ensure all assets and services are appropriately insured. Major risks have been reviewed and procedures are in place to maintain quality. These procedures are periodically reviewed, at least annually, in order to ensure that they continue to meet the needs of the charitable company.

Objects and Activities
The object of the charitable company, which has been accepted as a charitable object by the Charity Commissioners, is to relieve poverty by providing and promoting the provision of financial advice, information and support services to persons living and working in the North East of England ("the area of benefit") who are in condition of need, hardship or distress by reason of their social or economic circumstances and advance the education of such persons in the areas of financial management through the provision of information, advice, training and debt management assistance so they are better equipped to meet their needs and to participate more fully in society.

Activities
The charitable company meets its objectives through our activities and services which we provide at FISCUS Co-op Centre, our community base - a 3-storey building constructed from recycled shipping containers, situated in the heart of the Hendon community, Sunderland. FISCUS delivers outreach Welfare Benefit Advice, Debt Advice, Fuel Poverty & Energy Advice services; we also provide crisis support at the Coop Centre and outreach at 20 community Foodbanks across the City of Sunderland, the West End of Newcastle and County Durham.

Public Benefit Statement
The Trustees have had regard to the Charities Commission guidance on their legal duty on public benefit; and are satisfied that the charitable company delivers public benefit and due regard is paid to the evidence on public benefit when deciding on what new projects and activities the charity should undertake.

Achievements and Performance

FISCUS services and staff team have expanded considerably throughout 2025. Demand for our services has continued to increase rental units remain well let with 3 vacant units available. FISCUS COOP Centre was 'home' to 12 other charities and community organisations throughout the year. We continue to reach and support some of the most vulnerable people and groups in Sunderland and Newcastle and piloted our More Than Food Advice & Crisis support to County Durham in 2025 and we will further expand this provision in County Durham during 2026. FISCUS continues to demonstrate that our in-depth local knowledge and experience of working with local communities that we serve and our local networks enables us to play a vital role in supporting vulnerable adults, families, children and young people. We continue to successfully be supported by and support, local volunteers who are vital to all of our services. Whilst attracting funding remains increasingly difficult and competative, our charity has remained financially strong and resilient due to our demonstratable evidence base and continued track record of reaching the most vulnerable people and communities.

Various factors have presented financial challenges to charities of all sizes including the increases in Employers National Insurance Contributions since April 2025 and FISCUS is no exception; this is further compounded by the costs of our expanded team which increased to 12 staff during the year.

Whilst it continues to become an ever more difficult funding and strategic arena for FISCUS and similar non-thematic charities, government policy and funding changes and major strategic funding changes have resulted in less opportunities being available. FISCUS expertise as a well-established community anchor and our successful delivery year-on-year has enabled us to build a robust evidence base of successfully reaching and engaging the most vulnerable people and communities across Sunderland and the West End of Newcastle. Due to demand, we have begun to support more people residing in County Durham and aim to expand on this work further in 2026 and beyond. FISCUS continues to identify gaps in provision relating to our mission, aims and objectives. We have to be innovative, brave, strategic but approachable, to ensure we have the confidence of our funders, investors and partners. Our funders and investors recognise that the cost-of-living crisis still remains very real with the cost of energy to sufficiently heat and light a home has become difficult or impossible for many of our customers. Our USP – our ability to achieve the 'Heineken Effect' and reach the people, places and communities that others often cannot - has resulted in funding investment from new sources such as Northern Gas Networks, The Mayor's Opportunity Fund and blended loan and grant finance from the People's Postcode Lottery Boost Fund.

The majority of customers attending FISCUS Warm Welcome Space (WWS) on an evening are of pension age and we have seen an increase in demand for support for people aged over 60. Often, pensioners and older people do not want to seek help, especially from food banks or benefit advice seeing such support as 'handouts'. At FISCUS we try to remove this stigma and use engagement services such as our Warm Welcome Spaces to break down barriers and act as a conduit towards increased awareness and support. Importantly, our Warm Welcome Spaces are open and accessible to all without eligibility criteria.

Every day, our staff and volunteer team encounter many people and families reporting not being able to afford life's essentials including food, clothing, bills, children's clothing and especially struggling to heat their homes. Income levels - both benefits and employment income are simply not high enough to keep up with the cost of living and everyday expenses. Individuals, families and children are going hungry; they are going without the basics and essentials that the majority take for granted; many are living in uninsulated and cold homes. Colder, older homes are a particular problem in Sunderland. The cost-of-living crisis has continued and is hitting those worst off - disproportionally affecting those already struggling to make ends meet. The majority of individuals, families, children and young people we serve live in Sunderland. We also support people living in Newcastle's most deprived communities; these communities are some of the hardest-hit in the country and people living in them are often in dire situations and struggle to make ends meet. The Joseph Rowntree Foundation (JRF) identified that the Minimum Income Standard (MIS) for a single person in the UK is £30,500 or £587 per week. A single

person on Universal Credit (UC) receives £400.14 per month or £4,801.68 per year showing a stark, negative contrast to the MIS. This is the harsh reality faced by many of our customers and is often the main reason, coupled with a massive nationwide housing shortage crisis that results in so many people in Sunderland and UK being or becoming homeless.

During the year, FISCUS expanded our Benefits Advice & Crisis Support at the Co-op Centre and across community foodbanks in Sunderland, working - as we do best, in partnership to achieve better outcomes for the people we serve. Our charity's small team of dedicated staff are supported by community volunteers and together they have risen to the challenges and delivered a huge amount of support to those most in need over the past year. FISCUS Trustees would like to thank our team of staff and volunteers for their fantastic efforts and willingness to go the extra mile to help people who are vulnerable and facing hardship and crisis.

Small charities such as FISCUS have community focus and community embeddedness. We are deeply embedded in the communities that we serve, aiming to understand the specific challenges and issues of the communities we serve. We aim to build strong, trusting relationships with individuals and families and local residents to become a trusted source of support, advice and guidance. FISCUS is often a 'first responder' being the first point of contact for people in crisis, offering immediate and targeted assistance.

During the past 21 years, FISCUS has become well-known for providing safe, accessible, and inclusive spaces and services for individuals, groups and the wider community - supporting inclusion and belonging. As a small charity, FISCUS needs to remain responsive and agile. We can often make decisions and implement changes more quickly than larger organisations. We can quickly adapt our projects and services to meet changing needs and circumstances more effectively, ensuring resources are directed where they are needed most. FISCUS is more innovative, able to lead to new approaches and solutions for addressing complex challenges faced by those most vulnerable in our society and local communities. FISCUS' ability to identify and focus on specific issues or communities, allows for more targeted and effective support. Although we operate with limited resources, this in turn requires us to be more capable and efficient in our use of our funds and resources. FISCUS is a recognised community hub not only in Hendon, but across the most disadvantaged communities in Sunderland and also Newcastle and more recently County Durham, operating from community foodbanks. We support 'local' to help strengthen our local economies for example by keeping resources within the community, partnership working and recycling and redistributing pre-loved items.

Last year we outlined 5 strategic goals for 2025:

1. ***Helping People Through Crisis***
2. ***Ensuring no Child Goes Without***
3. ***Creating Community Spaces to Connect***
4. ***Sustainable Recycle & Reuse***
5. ***Diversity, Equality & Inclusion in our work and communities we work with***

The table below identifies examples of progress towards these goals:

Progress Made Towards FISCUS Goals 2025
1. Helping People Through Crisis
More Than Food initiatives in Sunderland & Newcastle
3327 people were directly supported by FISCUS during 2025 via a range of Advice & Crisis Support. Of these, 1807 benefitted from Welfare Benefits, Debt & Crisis Advice provided by FISCUS. Benefits & Financial Gains identified totalled £1,478,615.92 million in benefit entitlements that people were missing out on. Of this, just over £1.2 million pounds (£1,214,935.45) financial gains were identified among FISCUS Sunderland Service Users and £263,682.15 among Newcastle Foodbank Service Users. This averages out at £812 for every person case loaded and supported with Advice. Our partnership work with Sunderland Foodbank resulted in ambient and fresh food parcels being issued by FISCUS Foodbank during the year. FISCUS Advice staff also issued 1397 food parcels during the year, at 10 other community foodbanks during outreach sessions.
Warm Welcome Space
We continued our new Warm Welcome Space one evening and one day per week throughout the year with 15 – 22 people attending the Monday evening sessions every week. Staff and volunteers prepared a hot meal, refreshments and social activities. They also delivered around 10-15 hot meals after each session to people in the local community who are struggling with the cost of living crisis and who are unable to attend the Warm Space in Person. We also provide a Warm Welcome Soup and Sandwich every Wednesday lunch time for up to 25 people every week including door to door deliveries.
Crisis items and essentials distributed to people in need
Over 2000 individuals and families received items or Bundles of crisis support including Baby & Child Essentials, Adult & Young People's Clothing, Shoes & Footwear, Hygiene Packs, Period Products, Ambient Food Parcels, Fresh Food Parcels, Furniture Items, Supermarket Vouchers, Christmas Present Bags, Tents, Sleeping Bags, Christmas Dinners/Hampers. This figure would be far higher if family members benefitting were counted.
£ Value of Crisis items and essentials given out in 2025
Crisis items distributed had a value of approximately £256,136. We also saved 5.76 tonnes of surplus food from going to landfill by using Fareshare ingredients for fresh food parcels and cooking community meals for our Warm Welcome Spaces. Surplus food was funded by Sunderland City Council Strategic Advice Services who also funded fresh fruit and vegetables throughout the year via the Household Support fund which enabled us to provide between 35 - 40 bags of fresh shopping every week to people accessing our Warm Welcome Spaces and to Teenage Mams in supported accommodation or attending Bump to Baby and teenage parents living in supported accommodation.
Total debt consolidated, reduced or written off
£263,682.15 in personal debt has been dealt with, reduced, managed and written off among FISCUS customers.

Community Foodbanks (Outreach) Vouchers issued

FISCUS issued 3099 food parcels during 2025, of which 1397 were ambient food parcels and 1702 were fresh food parcels containing Fareshare surplus food items and fresh fruit and veg. This included 828 fruit, veg and mixed Fare Share bags to young teenage mams and their families and 874 at FISCUS Warm Welcome Space throughout the year. During 2025, 1397 emergency ambient food parcels represented a 15% increase in the number issued last year. This was made possible with the support of Sunderland Foodbank (DCP) who very generously supply our community foodbanks with stock every week. Of the total food parcels issued by FISCUS Advice & Crisis staff, 363 vouchers were issued at FISCUS' own Foodbank at the Coop Centre, supporting 645 people of which 482 were adults and 163 were children. Our fresh fruit and veg and fresh food from Fareshare is funded with continued support from Sunderland City Council Strategic Advice Services.

2. Ensuring no child goes without essentials to reduce and alleviate child poverty

Bundles for Babies Baby Bank

Our Bundles for Babies, Baby Bank continues to receive many tonnes of donations each year. We continue to be extremely busy with referrals into both services from community organisations, mid-wives, health visitors, social workers, social prescribers, foodbanks, homelessness organisations, mother & baby units, supported accommodation, hostels and organisations working with some of the most vulnerable children, young people and adults in our communities. Our Baby Bank aims to ensure no child goes without essentials to reduce and alleviate child poverty in Sunderland.

£ Value of Christmas presents given out

657 large bags & bundles of presents, blankets, hoodies/oodies were distributed at Christmas with a value of approximately £65,700. Of these, 259 were delivered to looked after teenage young people in supported and independent living. Gifts were also provided to local children, vulnerable older people, Warm Welcome Space guests, teenage mams and their babies and children, people living in hostels. Christmas gifts and Christmas Turkey Hampers were provided for all Warm Space participants along with 40 people living in Homeless Action move-on accommodation to enable them to cook and share a Christmas dinner with all the trimmings. Once again, the generosity of local people of Sunderland, staff and volunteers at the Coop Centre enabled hundreds of local children and vulnerable adults to receive presents, warm items and treats at Christmas.

Sunderland Young Mammies Home Economics: - Young Parents Project

48 young and teenage Mams (and 2 Dads) were supported of these, 31 were lone parents. We also supported their partners, babies, children and families via crisis support and advice drop-in's and appointments with advice ranging from Welfare Benefits, Debt Advice, Budgeting, Housing & Homelessness support. The project also provided baby essentials, hygiene essentials and period products. The project provides around 18+ weekly fresh fruit & veg bags and food parcels for those young mams (and dads) most in need.

3. Creating Community Spaces to Connect

Growing our Community Garden & Allotment

Our Community Garden & Allotment has continued to be fully volunteer led throughout 2025. We have held co-production focus group meetings with volunteers, staff, service users and tenants of the Co-op Centre. We have grown beautiful flowers as well as fresh fruit and vegetables and have been able to use vegetables and fruit for cooking for our warm welcome spaces as well as distributing them to service users. Our community garden is a lovely space to sit outside and enjoy the fresh air and relax in the lovely surroundings.

Community Kitchen & Café

We have undertaken further community consultation to generate support and ideas for a new Community Café and Kitchen. During the past year, we have successfully Crowdfunded for a new community food kiosk – The Hatch, that will be a place where children and young people can access free food, food parcels and essentials. In July 2025, we were successful in raising just under £44,000 capital funding of blended finance grant and social investment loan and £4,000 community fundraising and donations to pay for the new kitchen refurbishment. The new community deli will be called My Sister's Kitchen which FISCUS has taken over once again.

Spaces for Health and Well-being

Our ground-floor community room at the Co-op Centre continues to be a very well utilised meeting and training space among staff, volunteers, service users and partners. Our Warm Welcome Space established in October 22 is still on-going and very well attended every week. We hope to expand our Warm Welcome Space even further and have kept this provision throughout the year not just the winter months. Our beautiful community garden space has become a popular space to connect among our volunteers, staff, tenants and wider community. There has been a huge expansion of spaces to connect, meet, train and socialise at the Co-op Centre; a variety of sessions and services are facilitated with our community partners who are co-located here. FODI has been extremely busy delivering daily classes including ESOL and sewing is supported by one of our volunteers.

4. Sustainable Community Recycle & Reuse

Bundles for Babies Baby Bank 0 – 24 months
&
FISCUS Community Clothes Bank

Our Bundles for Babies, Baby Bank and FISCUS Community Clothes Bank continue to receive many tonnes of donations each year. We continue to be extremely busy with referrals into both services from community organisations, mid-wives, health visitors, social workers, social prescribers, foodbanks, homelessness organisations, mother & baby units, supported accommodation, hostels and organisations working with some of the most vulnerable children, young people and adults in our communities. Our Baby Bank and Clothes Bank projects ensures that the most vulnerable people who we support can have appropriate warm clothing, underwear and all other essential items they need.

As well as supporting those most in need, our recycling and surplus food projects have prevented over 19,000 tonnes of waste going to landfill this year. We promote thrift, not waste; 100's of people adopt habits to recycle and donate their unwanted items to FISCUS every year which helps the environment and sustainability.

5. Diverse & Inclusive Community Opportunities

Equality & Diversity among our people, services and communities

We continue to evolve and develop all of our services to make them more inclusive and accessible to all. Our continued partnership work with Global Majority BAME specialist organisations is embedded within our everyday work. Friends of the Drop In (FODI) and the Sunderland BME Network are permanently based at the Co-op Centre. Our 3-year partnership project, THRIVE with Sunderland International Bangladesh Centre has gone from strength to strength. These partner organisations and our joint working has continued to increase the footfall of BAME people accessing our building and our services. We are aiming to expand our joint projects and activities to provide inclusive services and environments for all.

We reviewed our Equality & Diversity Policy in 2025.

Supporting BAME Asylum Seekers, Refugees and Families in Need
Over the year, between 19% and 23% of our case-loaded Sunderland customers were BAME. This is a result of joint working, pooling resources and referrals from our community partners: SBIC, New Horizons, FODI and ICOS and Sunderland Foodbank and via statutory and other referrals. BAME customers also make up a high majority of FISCUS customers in Newcastle.

Throughout 2025, FISCUS continued to work in partnership with other like-minded charities, charitable community organisations, statutory agencies and specialist partners for the benefit of those most in need in Hendon & East End and wider Sunderland's most disadvantaged communities. We provided 14 weekly Advice & Crisis outreach drop-in sessions at 10 Sunderland Foodbank venues throughout the year and 1 County Durham Foodbank pilot. We also worked with Newcastle Foodbank and supported 6 Community Foodbanks with advice & crisis sessions in Newcastle's West End and .

Our continued successful strategy to welcome more community partners into the Co-op Centre - our community building, has brought both financial and community benefits. We continue to work reciprocally and co-productively with our co-located partners for the benefit of our service users and the wider community. We had only 3 rental units available during the year due to SBIC leaving to move back into their newly refurbished centre; we aim to bring new community organisations to the Coop Centre over the coming year. 12 charities and community organisations were based at the Co-op Centre co-located with FISCUS which has increased and strengthened our co-working and partnership working, allowing us to reduce duplication and make our resources go further which results in strengthened community cohesion and better outcomes for our service users and the communities with whom we work.

Funding for the work of the charity during 2025 has grown from a variety of sources including a new 2-year Energy Redress Grant of £253,000 to expand our Centre for Warmth Energy Advice & Fuel Poverty support provision. Although we continue to generate rental income for the Co-op Centre, this still does not cover all costs relating to the running of the building and keeping the building safe and compliant. We have also raised the funding from the Greggs Foundation for a new Community Buildings & Facilities Co-ordinator.

We ended the 2025 financial year with total funds available of £468,007 which included designated reserves of £183,464 (for the Co-op Centre Building, fixtures and fittings and motor vehicles) and general unrestricted funds of £92,497. Our restricted funds were £192,046. Our current funds continue to be supported by a Bounce Back Loan of £50,000 which, whilst a long-term liability on our balance sheet, remains fully unspent in our bank account since 2022. This was a measure taken to avoid any emergencies and supported the charity's cash flow during the pandemic. The loan is well-managed and continues to support cash flow and the Charity's bank balance. We have maintained monthly payments reducing the balance and the liability to £33,497 as at the 2025 financial year end. We also took out blended finance of a loan and grant to support our new community Café and Kitchen.

By the end of 2025 we had secured the majority of the necessary funds for the coming year and many of our funds have been secured for a further 2 or 3 years.

FISCUS ACHIEVEMENTS 2025

- *3327 individuals and families receive advice and support from FISCUS*
- *1807 service users received Welfare Benefits Advice, Debt Advice and Crisis Support from FISCUS across 2092 cases*
- *The majority of service users received a range of crisis support items including: Food Parcels, Baby Bundles, Adult Clothing, Children's Clothing, Furniture, Books, Toys, Essentials from FISCUS across Sunderland*
- *Almost a quarter of all service users were BAME including refugees and asylum seekers in hardship*
- *14,367 people visited the Co-op Centre and accessed FISCUS and partner services in 2025*
- *22 Volunteers supported FISCUS during 2025, including 4 trustees*
- *2008 Volunteer hours donated are valued at £28,593.92 (ONS £14.24pvh)*
- *2 Young People employed as sessional Warm Space Staff*
- *£1,478,615.92 million was identified in unclaimed benefits entitlements that people were missing out on*
- *£272,937.45 Total Personal Debt managed among FISCUS Service Users*
- *403 young people aged 25 years and under*
- *48 teenage parents received direct varying support from our Baby Bank, our Children's & Adults Clothes Bank, hampers, hygiene and sanitary packs, toys, clothing, food parcels, crisis vouchers and Christmas presents for themselves and their babies/child*
- *259 looked after children received Christmas presents and warm fleece oodies*
- *19,260+ tonnes of surplus food and donated baby clothing, adults & children's clothing, equipment and essentials were saved from landfill by recycling and redistributing to children, individuals and families in need. Around 1 tonne of these items was donated to FISCUS to support people and families in poverty in Africa via community partners, New Horizons, Sunderland Samba FC and AFRICAWAD.*
- *111 Co-op, social households and their families in Hendon & surrounding area and Ashington received dedicated advice and support ranging from benefit and debt advice to hygiene and cleaning packs and Christmas gifts for adults, children and young people who are struggling to make ends meet.*
- *294 people aged 60 and over accessed welfare benefit and debt advice. Every year we support around 500 older people with advice and crisis support. Many of these service users received warm packs containing Hot Water Bottles, Warm Blankets, Gloves, Hats and other essentials to help people keep warm and have more awareness of where to go to access Advice & Crisis support.*
- *FISCUS was 'community landlord' to 12 other community and charitable third-sector organisations at the Co-op Centre during 2025*

FISCUS VOLUNTEERS 2025

22 active volunteers supported FISCUS in 2025 including 4 trustees/directors who governed FISCUS, supporting staff and volunteer delivery across all of our services. FISCUS Board of Trustees, CEO and staff team wish to offer our sincerest thanks to all Volunteers who supported FISCUS during 2025.

Trustee/Director Volunteers

1. Andrew McGill, 2. Linda Robson, 3. Dale Watson, 4. Linda Rutter

Regular Volunteers

5. Vernon Laing
6. Chris McCardle
7. Linda Richardson
8. Lauren Lowson
9. Mary Nicol
10. Emily Daniels
11. Peter Lucas
12. Wendy Langton
13. Lynne Wilson
14. Jan Bennett
15. Marge Johnson
16. Margaret Cooperwaite

FISCUS staff-family occasional volunteers:

17. Steve
18. Mark
19. Chris

Young Volunteers

20. Amelia L.

Volunteers in the Community who support FISCUS Crisis Work

21. Sister Michael
22. Shelly Humble

FISCUS Community Partners, Funders & Community Investors

FISCUS Trustees would like to thank our funders, partners and support organisations including: Access to Justice Foundation, 29th May 1961 Charitable Trust, Bump to Baby (B2B), Barbour Foundation, BBC Children In Need Family Fund, Bethany Church Food Bank, BRAmnesty, Church of Jesus Christ of Latter-Day Saints, City Life Community Foodbank, Community Foundation Tyne & Wear, Co-operative Local Community Fund, County Durham Community Foundation, Co-operative Housing In Partnership (CHIP), Crowdfund Sunderland Fund, Crowdfunder, Durham Christian Partnership (DCP), Customer Services Network, Sunderland City Council, East Area Committee, Elim Church Food Bank, Energy Savings Trust - Energy Redress, Fare Share, Farringdon Foodbank, FODI, Free the Way, Gentoo, Good Things Foundation, Greggs Foundation, Greggs Hardship Funds, ICOS, Integrated Care Board Sunderland, Morrisons Doxford Park, Jane Morrisons Doxford Park Community Champion, Lewis Crescent Mother & Baby Supported Living, My Sisters Kitchen, National Lottery Community Cost of Living Fund, National Energy Action (NEA) New Horizons, Newcastle Foodbank, Northern Gas Networks, Pallion Action Group, Peel Street Co-operative, Peer Support Group, Poplar House, Post Code Lottery, Public Health Fund, ShARP, SESF & SIB, Sir James Knott Trust, Sisters of Mercy St Anthony's Convent Oaklea, Oaklea Women's Groups, Social Investment Business (SIB), Spacehive, St Martins in the Fields, Sunderland City Council, Sunderland City Council Strategic Advice Services, Sunderland Food Bank, Sunderland Guild of Help, Sunderland Bangladesh International Centre, The Joicey Trust, The Mayors Opportunity Fund, Veterans In Crisis and all other organisations, staff, volunteers, the general public and all individuals and small businesses that we have worked with and

that have supported FISCUS charitable work during 2025. A HUGE THANK YOU from EVERYONE at the FISCUS team!

FISCUS Mission is:

"Supporting people who are most in need in the community to improve their livelihoods and help them build positive futures"

FISCUS AIMS:

•To engage with individuals, families, older people, children & young people whose lives are affected by poverty, disadvantage, disability and difficult life experiences

•Provide crisis support, welfare benefits advice, money advice, volunteering, training and social & community opportunities

•To enable people to reduce their barriers and improve their livelihoods

FISCUS PROJECT ACTIVITIES

FISCUS is a registered charity and a company limited by guarantee without share capital. FISCUS was established in 2005 in Hendon. FISCUS is based at the Co-op Centre which the Charity has owned outright since April 2019. Whilst many of our crisis initiatives remain in Hendon, Sunderland's most deprived area, we operate City-Wide across Sunderland and we also support community foodbanks in Newcastle with Financial Inclusion outreach services. During 2025, our Charity employed 12 staff. FISCUS outreaches from the Co-op Centre and from Community Foodbanks across the City of Sunderland and Newcastle. During 2025, we have supported 3327 people across our Advice, Crisis & Community services and activities. Of these, 1807 people accessed welfare benefits advice, debt & money advice at FISCUS and Community Foodbanks in Sunderland & Newcastle.

Whilst FISCUS community activities and services have continued to expand over the year, FISCUS aims and objectives have remained fairly constant. FISCUS continues to deliver Advice Crisis & Community Services from the Co-op Centre and from Community Foodbanks across Sunderland and Newcastle, providing outreach advice and crisis support to foodbank customers. Our charity continues to target those most disadvantaged and marginalised in the local community of Hendon & East End and the wider disadvantaged neighbourhoods across Sunderland and Newcastle. We also supported a smaller number of people living in County Durham during the year and intend to expand this work further in 2026.

FISCUS Projects & Activities

The following core project activities were delivered by our team of staff and volunteers:

Sunderland Foodbank & Newcastle Foodbank & Safe Project
More Than Food: 21 weekly advice & crisis outreach sessions at Community Foodbanks in Sunderland (14) and Newcastle (6) and Co. Durham (1). People accessing Food Parcels at the Community Foodbanks are then able to access other emergency essentials from FISCUS and can be signposted into further specialist support. During 2025, Sunderland Foodbank (run by Durham Christian Partnership) funded our financial inclusion foodbank advice in Sunderland; Newcastle Foodbank funded our financial inclusion work in Newcastle.

SAFE (Support, Advice, Food & Essentials) Project is unfunded but continues to be embedded across our core work and is supported by all FISCUS staff and volunteers including: Clothing (all ages), underwear, Baby Bank Bundles, bedding, period packs and hygiene packs, small donated

household items and crisis grants for food, white goods and household furniture, gas & electric vouchers, sim cards and a number of bicycles were issued

FISCUS Centre for Warmth (CFW) was established with Northern Gas Networks Funding in March 2024, to enable us to alleviate fuel poverty and provide energy saving advice to vulnerable people and families including people living in cold, hard to heat uninsulated homes. Our CFW has been very successful and we have secured a further £253,000 from the Energy Redress Fund at the end of 2025 for the coming 2 years.

Volunteering Opportunities
During 2025 we were supported by 22 volunteers including 4 Volunteer Trustees. Volunteering with FISCUS can involve just a couple of hours a week but some of our regular volunteers also volunteer up to 4 days each week. Volunteering supports our small team to create greater community impacts and also provides social opportunities as well as helping FISCUS to deliver fantastic projects such as our beautiful community garden and our recycling initiatives that save many tonnes of unwanted items from going to landfill.

My Sisters' Garden our community Garden & Allotment was established during the pandemic for access to outdoor community space and activities, beautiful flowers, home-grown fruit and vegetables. The vegetables and fruit are used to provide low-cost healthy meals at our Warm Welcome Space, Cookery Sessions, and fresh produce to top up our food parcels and support our volunteers with fresh fruit and veg. Another main benefit of our lovely garden is the resulting outdoor community space which is there for everyone to enjoy. Throughout 2025, the garden was completely volunteer led.

Bundles for Babies Baby Bank Sunderland's first Baby Bank established in 2016, supporting hundreds of babies, young parents, carers and families in crisis every year. Referrals are made by health & social welfare professionals, NHS Family nurses, community foodbanks, social prescribers, TfC and community partners. Our Baby Bank supplies pre-loved and sometimes new items ranging from full 'bundles' from birth, clothing, cot, moses basket, pram or stroller, toiletries, toys as well as essential items for mam and for any siblings to ensure no child goes without. Bundles for Babies also enables families to become aware of and access, our wider advice and crisis support.

Sunderland Clothes Bank is a recycling and reuse project established by FISCUS in 2019 catering for all ages from children age 2 to teenagers to adult. Situated within our largest community unit at the Co-op Centre, our Community Clothes Bank has become very well known amongst community partners who refer for children, young people and families in need. Our Clothes Bank also provides a conduit to access vital support including welfare benefits advice, debt advice homelessness and re-housing support.

Help for Homeless an increased number of homeless people presented or were referred into FISCUS during the year. The rise in homelessness continues to be experienced by vulnerable people in Sunderland of all ages. Many of the homeless people supported are rough sleeping, living in hostels or sofa surfing. Homeless people also experience multiple complex issues in their lives ranging from having no money, food or clothing to addictions, lack of family support structures and struggling with mental health issues.

Sunderland Young Mammies Home Economics is a FISCUS project that works with teenage and young mams providing welfare benefits advice, housing advice, crisis support, independent living skills, weekly Fare Share Fresh Food & Fresh Fruit & Vegetables and emergency essentials. Established to ensure that no child or young person goes hungry or without, including the young mams who are often children/under 18 years dealing with multiple struggles themselves. The project also introduces recipes and ideas to promote healthy eating and cooking on a budget, group training and batch cooking to save money.

FISCUS Community Foodbank provides foodbank drop-ins every week at the Co-op Centre to support people who have no food or money and are in crisis. During 2025, our Food parcels were topped up with fresh fruit and vegetables and Fare Share products that are supplied by Sunderland Council

Strategic Advice Services. We have experienced Welfare Benefit & Debt Advice workers at every foodbank session to ensure that people going without money and food can access the help and advice that they need to get back on track and to become aware of, and access, their rights and entitlements.

FISCUS Warm Welcome Space is open to anyone to attend and provides social opportunities in a friendly community environment at the Co-op Centre; our Monday evening session helps people save on heating and light at home on the cold nights but also throughout the year. We have also held daytime Warm Welcome sessions and hope to re-establish the same again in the coming months. Everyone attending our Warm Welcome Space receives a small food parcel containing fresh fruit and veg and other items from Fare Share, funded by Sunderland Council. A hot meal is provided and extras to take away including hot take-outs for some members of the community who volunteers know are struggling. The Mayors Opportunity Fund awarded £10,000 towards our Warm Welcome Space over a year.

FISCUS Christmas Appeal – each year we support children and young people, homeless people, older people and vulnerable individuals and families through our Christmas Appeal. We achieve this with a vast amount of community support from members of the public, regular donators to our re-use and recycling projects and with support from staff, tenants, partners and volunteers. Over the Christmas 2025 period, we distributed 650+ presents to children & young people, homeless, vulnerable and elderly people including 259 looked after young people.

Morrisons Doxford Park continues to provide weekly donations of baby essentials, food and baby clothing to support our Bundles for Babies Baby Bank. We estimate that the value of these items is approximately £100+ per week meaning the value of the support over the year has been in excess of £5200. Without the support of Morrisons Doxford Park, and their fantastic Community Champion Jayne, we would otherwise struggle to fund such essential items as baby bottles, nappies and wipes.

BRAmnesty is a volunteer-led project established by FISCUS staff and volunteers in 2016. BRAmnesty aims to maintain women and girls dignity and support their independence and enterprising activities. Initially established for women and girls in in The Gambia, this initiative has since supported women and girls in developing countries in Africa including Kenya, The Congo and Togo supporting partners who directly deliver donated Bras, knitted baby clothing and blankets and other essentials to these countries. At FISCUS, BRAmnesty also benefits Sunderland women and girls, babies and families and was the catalyst for the establishment of our Bundles for Babies Baby Bank in 2016.

THRIVE is a 3-year project led by SBIC and delivered in partnership with FISCUS to provide advice and crisis support to BAME women over 65 years old at SBIC and FISCUS COOP Centre.

FISCUS Advice & Crisis Support IMPACT 2025

£1,478,615.92 Benefits & Financial Gains Identified	£295,347.02 Personal Debt Reduced & Managed	£256,136 Value of Crisis Items & Bundles Distributed
3327 People Helped with direct Advice & Crisis Support 14,367 People Accessed FISCUS Coop Centre	£11,250 of Crisis Funding and Vouchers distributed	3680 hours of Welfare Benefits & Debt Advice Provided
3680 hours of Welfare Benefits & Debt Advice Provided	48 Teenage and Young Mams and their babies, children and wider families supported	21 Weekly Advice & Crisis Sessions at 17 Community Foodbanks
22 Volunteers Supported FISCUS Activities	2008+ Volunteer Hours Donated to FISCUS	£28,593.92 = Value of Volunteer Hours (based on £14.24ph ONS)
112 Homeless People supported including People living in hostels, Refuges & temporary or supported accommodation	13,500 Tonnes of Baby Bank & Clothes Bank Crisis Donations Saved from Landfill	3099 Emergency Ambient and Fresh Food Parcels Issued
5.76 tonnes of Fareshare surplus food saved from landfill	1702 Bags of Fresh Fruit & Vegetables Distributed	12 Sunderland Charities & Community Organisations benefitted from FISCUS community space
22% of service users were BAME, Asylum Seekers, Refugees and Migrants	111 Housing Co-op Members and their families received support	2 Community & Beneficiary Surveys and 2 Community Organisations Survey Undertaken

Issues & Barriers Faced by the local communities we serve: Sunderland is ranked the 33rd most deprived Local Authority in England with an average IMD (2019) score of 29.725. According to research commissioned by the Local Trust in 2019, Sunderland has 8 of the 225 'left behind' areas in England including: Hendon (where FISCUS and the Co-op Centre is based), Castle, Hetton, Redhill, Sandhill, Southwick, St Anne's and Washington North. Sheffield Hallam University's research (2022) on the real rate of unemployment, Sunderland's rate was 36th highest of all local authorities with an estimated rate of 9%; this is based on 8,810 unemployment benefit claimants and 6,800 hidden on disability/incapacity benefits. 58.5% of homes in Sunderland are in deprivation (ONS Census 2021). Child poverty in the North East is now the highest in the whole of England and Sunderland has a child poverty rate of 39% with more than 1 in 3 children living in poverty.

Hendon ranks 1% IMD 2019; Hendon & East End has risen to 11,458 residents and 5,413 households. Government statistics identify: *Hendon is the Super Output Area (SOA) with the highest levels of child poverty in Sunderland (45%); *48.5% of households in Hendon are deprived households. *82% of Hendon residents have a personal income less than £15k; *45% of the population have no qualification; *25.3% of people have a limiting long-term illness or disability; *42.8% of older people live alone and 46.7% also live in deprivation; *Almost half of all residents live in means-tested, benefit-dependent households; *The number of people and families living in fuel poverty is increasing to record levels with people having to make the choice between heating and eating. The unemployed rate in Hendon is 11.6% compared to Sunderland at 5%. The proportion of young people aged 16-24 is 17.4% for Hendon compared to a city rate of 10.2%. Child poverty in Hendon is rising at 45% - the highest in the City (End Child Poverty Coalition).

The percentage of population whose ethnic group is not 'white' is 11.4% for Hendon compared with Sunderland at 4.1%. The latest unconfirmed statistics for Sunderland's BAME population has increased to approximately 40,000 people. BAME service users currently make up 22% of all FISCUS service users, mainly refugees, asylum seekers and foreign students and their families. A recent review into Black and minority ethnic Inequalities in Healthcare by the NHS Race and Health Observatory, published in February 2022, highlighted ongoing Black and minority ethnic inequalities across several areas of focus including mental health care, maternal and neonatal health care, and the NHS workforce. NHS Digital data for the number of people detained under the Mental Health Act (MHA) in 2020/21 identified that rates of detention for people from the BAME backgrounds were over 4 times people from white backgrounds.

A local study of Hendon Ward ('Local Health' Public Health England, 2020) identified that 42.8% of older people in the area live alone 13.2% of people are living in overcrowded housing. Long-term unemployment in Hendon Ward is more than double the rate for Sunderland (18.1% compared to 8.7%) and almost 6 times higher than England's long-term unemployment rate of 3.2%. Prevalence of children who are overweight in Hendon is reported as 30.3% (Sunderland 24%, England 22.6%), whilst prevalence of obesity amongst children is 29.3% in Hendon. The conception rate for under 18's in Sunderland was 26.4 per 1000 girls aged 15-17 years – more than double England rate of 13.1. The percentage of births to mothers aged under 18 in Sunderland was 1.7% - far higher than 0.6% in England. FISCUS has worked with and supported 111 young teenage and young mothers and their children this year alone. A high majority of the teen mothers and expectant teen mothers are referred to FISCUS from the NHS Family Nurses, Social Workers/PA's and from statutory agencies. Life expectancy at birth for Males born in Hendon is 69.7 years compared to 77.1 years in Sunderland and 79.7 years in England (ONS, 2020).

Over the last year, there were 2883 foodbank sites across the UK. Of these, 1711 were supported by Trussell (formerly Trussell Trust) including FISCUS' community foodbank and the remaining 1172 were independent. During 2025, Trussell issued 2,644,835 food parcels across the UK with 1,722,619 issued to adults and 912,216 (34.5%) issued to children. FISCUS provided Advice, Food Parcels and Crisis Support from 19 foodbanks in Sunderland (11), Newcastle (7) and County Durham (1). We believe we are unique in the amount of foodbanks we support with our wrap-around, inclusive 'More Than Food' advice & crisis support services. The number of older people and pensioners we are supporting has greatly increased over the year due to a reduction and cessation in other local services particularly welfare benefit and crisis support. We have also seen an increase among BAME older

women aged 65+ due to our successful partnership project, THRIVE, led by SBIC. We continue to witness that older people are increasingly turning to foodbanks due to not being able to make ends meet, not accessing their rights and entitlements and the cost-of-living including heating costs.

The number of pensioners using Trussell food banks in 2025 was almost 2.5 times the level in 2019 – dramatically higher than before the cost-of-living crisis. Over the past 21 years, FISCUS has witnessed one group that continually stands out when it comes to NOT asking for help and support: *older people.* This is mainly due to lack of awareness of rights and entitlements, perceived stigma of asking for charity and stigma of claiming benefits, particularly disability benefits. In the past FISCUS has led targeted campaigns to encourage older people to be aware of and to access their rights and entitlements.

Much of the housing stock in Hendon is let privately and is old Victorian and Edwardian property that lacks decent insulation or repair. Left Behind: Understanding Communities on the Edge (OCSI/Local Trust Report 2019) identified 225 'Left Behind' wards in England; Hendon was one of 8 wards identified as being 'left behind' in Sunderland. Such research suggests that places to meet, connectivity – both physical and digital – and an active, engaged community are vital to secure better social and economic outcomes for people living in deprived neighbourhoods. People in places which lack these features have higher rates of unemployment and child poverty, and their health is also worse than those living in other deprived areas. And the evidence is that they are falling further behind. The research argues that this adds up to these areas being some of the most left behind in the country.

Despite such statistics, our local community of Hendon has a determined community spirit and an increasing number of people volunteering in their communities. Such willingness of local people, volunteers and community organisations helping and supporting others continues to be a really positive and outstanding aspect of Hendon & East End and the wider communities of Sunderland.

Financial Review

Despite spiralling costs and the impacts of the ongoing cost-of-living crisis 2025, FISCUS maintained an upturn in our small charity's financial stability and growth. Tudor Trust' final grant payment of a 3-year grant in 2024 has been a stabilising anchor during the year, along with another unrestricted large grant from a charitable foundation. As community landlord, we continue to successfully encourage other community partners to work alongside FISCUS at the Co-op Centre. Such organisations benefit from low-cost rents and vibrant community space, that in turn helps us to sustain and fund the Co-op Centre – although costs have continued to greatly increase during 2025.

The net movement in funds was £24,940 at the end of 2025. We have continued to maintain a tight rein on spending and we ended the financial year in a good, stable financial position. FISCUS commenced 2026 financial year with total funds available of £468,007 which includes designated reserves of £183,464 (relating to capital/fixed assets of the Co-op Centre premises, fixtures & fittings and our community van) and general unrestricted reserve funds of £92,497. Our restricted funds of £192,046 are further supported by a government backed Covid-19 Bounce Back Loan (originally £50,000) which remains unspent and supports cash flow, the Charity's bank balance and provides ongoing stability for good cash flow.

During 2025 we continued to expand our core work, namely our advice and crisis provision. In February 2025 we were awarded a large grant from Northern Gas Networks (NGN) which enabled us to branch out into the provision of community energy saving advice and fuel poverty support by establishing our Centre for Warmth (CFW). This enabled us to employ and train additional staff to pilot the CFW.

Good governance and management, quality staff and volunteers and identification of longer-term funding opportunities aligned to our aims and objectives and to our existing and new ways of working, remain the key to the resilience and financial stability of the charity. Advice & Crisis work alongside our Centre for Warmth are our priority areas of work. During 2025 we undertook surveys, community consultation meetings and listened to our service users, our volunteers, staff and partners to identify needs and priorities.

FISCUS ended 2025 financial year with £275,961 unrestricted reserves of the charity and a further £192,046 is restricted funds to be spent in accordance with our funding agreements. During 2025, the charity received a total income of £470,567 and the charity's revenue expended was £445,627. The balance carried forward as at December 31st 2025, was £468,007 of which £183,464 related to the Co-op Centre building, fixtures & fittings, motor vehicles, and general reserves of £92,497.

The main sources of funding for FISCUS during 2025 included: The Tudor Trust, Sunderland Foodbank (DCP), Newcastle Foodbank, Northern Gas Networks, a local foundation and Improving Lives Through Advice. We would also like to mention the continued vital support that we received from Sunderland Council Household Support Fund and the valuable range of smaller charitable grants and personal crisis donations from supporters, staff, volunteers and individual members of the public.

We aim to continue to develop our physical environment and community spaces to connect at the Co-op Centre. Many new and emerging ideas and opportunities present themselves for the years ahead. We will endeavour to raise the necessary grant income as well as exploring social investment and the generating of further trading income to secure our Charity, our premises and our crisis services for the future years to come.

Reserves Policy

The purpose of the Operating Reserves Policy is to ensure the achievement and stability of the mission, aims, objectives and activities of FISCUS (The Charitable Company). The Operating Reserve is intended to provide an internal source of funds for situations such as a sudden increase in expenses, one-time unbudgeted expenses, unanticipated loss in funding, or uninsured losses.

The Trustees aim to hold unrestricted reserves of a minimum £40,000 (reviewed annually) to maintain the financial stability and cash flow of the Charity ensuring financial resilience in case of unforeseen emergencies or in case of the need to cash flow short-term deficits where funding is paid in arrears or delayed; and to ensure the continued running of the charity where core or essential funding is lost.

Restricted balances are held for the purposes of specific projects/activities at the year end and do not form part of the reserves policy other than to spend the funding in accordance with the funders requirements and restrictions.

The Reserve may also be used for one-time, nonrecurring expenses that will build long-term capacity, such as staff development, research and development, or investment in infrastructure. Operating Reserves are not intended to replace a permanent loss of funds or eliminate an ongoing budget gap. It is the intention of The Charitable Company that any Operating Reserves to be used are replenished within a reasonably short period of time. The Operating Reserve Policy will be implemented in line with the Memorandums and Articles of Association and Financial Management & Procedures Policy.

FISCUS unrestricted cash reserves (as at 31/12/25) = £92,497.

Plans for 2025 - the year ahead:

FISCUS has delivered advice and crisis support for 21 years since 2005 in Hendon, across the City of Sunderland and wider North East in Newcastle and County Durham. For the year ahead we aim to continue to strengthen and widen our advice and crisis services by:

DIVERSIVIFYING INCOME OPPORTUNITIES - by diversifying our scope and securing longer-term core and project revenue streams. By exploring other financial models including social investment and blended finance

EXPAND OUR PARTNERSHIP WORKING: we aim to continue our successful partnership work community food banks in Sunderland and Newcastle. We work closely with 17 community foodbanks where we outreach to ensure services are accessible, appropriate and as safe as possible for staff, volunteers and service users. We continue to explore new partnerships and opportunities.

FOCUS ON STAFF & VOLUNTEERS HEALTH & WELLBEING - the importance of good physical and mental well-being remains a priority for our staff, for our volunteers and for our service users alike.

Our strategic goals for the charity for 2026 have been reviewed by our Board of Trustees:

1. *Help individuals & families through hardship and crisis to alleviate poverty*
2. *Alleviate fuel poverty among vulnerable people and families*
3. *Reduce and alleviate child poverty and ensure no child goes without the basics*
4. *Create and develop further community spaces for well-being and space to connect*
5. *Create new community projects and community opportunities*
6. *Develop and increase our sustainable recycle and reuse projects*
7. *Foster diversity, equality and inclusion across our work and our communities*

We will achieve the above goals by continuing to further develop all areas of our advice and crisis work, our recycle and reuse projects and our Centre for Warmth. We will expand and diversify our services. We will ensure we promote equality, diversity and inclusion and access to opportunities among our staff, volunteers, service users, partners and the wider community at all times.

Staffing

1. ***Maintain our Advice & Crisis staffing, increase resources and reach***
2. ***'Home grow' specialist staff and volunteers to support our development***
3. ***Support staff & volunteers to ensure good well-being and a good work-life balance***

Funding for 2026

1. ***Update our Funding Strategy***
2. ***Explore further blended funding opportunities including social investment***
3. ***Identify funds to continue to develop our social inclusion, welfare & community support***
4. ***Secure longer-term funds supporting stability of our charity and staff resources***

Expand FISCUS Scope & Services

1. ***Develop additional support, volunteer, advocacy, advice, employability support and services especially for vulnerable women and girls affected by domestic abuse, domestic violence, financial abuse and trafficking***
2. ***Develop targeted services for older people to ensure that they are aware of their rights and entitlements, ensure they can maximise their income, feel supported and reduce loneliness and isolation***
3. ***Develop Fuel Poverty Advice & Support; deliver Energy Saving Advice; ensure adults and children experiencing fuel poverty are supported to have access to the essentials***

FISCUS Co-op Centre

1. ***Increase and expand our community and communal spaces for FISCUS and our community partners to support those most vulnerable and the wider community***
2. ***Identify funding to undertake repairs internally and externally***
3. ***Identify and secure funding to develop a new community café and kitchen***

Responsibilities of the trustees

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the incoming and outgoing resources of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue its activities.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed by order of the board:

A. McGill

Mr. A. McGill
Chair and Trustee

Date: 16.9.26

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

FISCUS NORTH LIMITED (BY GUARANTEE)

I report to the trustees on my examination of the financial statements of Fiscus North Limited (by guarantee) ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or

4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A. Henshaw FCCA
Torgersens
Chartered Accountants
East Suite, Ground Floor
Avalon House
St Catherine's Court
Sunderland
SR5 3XJ

Date: 16·09·26

FISCUS NORTH LIMITED (BY GUARANTEE)

UNAUDITED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income Resources					
Donations and legacies	4	**3,256**	**2,405**	**5,661**	20,507
Charitable activities	5	**55,000**	**355,949**	**410,949**	375,089
Other trading activities	6	**-**	**80**	**80**	-
Investment Income	7	**53,877**	**-**	**53,877**	74,554
Total Incoming Resources		**112,133**	**358,434**	**470,567**	470,150
Resources Expended					
Charitable activities	8	**94,918**	**344,715**	**439,633**	351,866
Other expenditure	9	**5,994**	**-**	**5,994**	3,558
Total Resources Expended		**100,912**	**344,715**	**445,627**	355,424
Net Incoming/(Outgoing) Resources		**11,221**	**13,719**	**24,940**	114,726
Transfer between Funds		**15,248**	**(15,248)**	**-**	-
Net Movement in Funds		**26,469**	**(1,529)**	**24,940**	114,726
Total Funds Brought Forward		**249,492**	**193,575**	**443,067**	328,341
Total Funds Carried Forward		**275,961**	**192,046**	**468,007**	443,067

The statement of financial activities includes all gains and losses recognised in the year.
All income and activities derive from continuing activities.

The notes on pages 24 to 37 form part of these financial statements.

FISCUS NORTH LIMITED (BY GUARANTEE)

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	Note	£	2025 £	2024 £
Fixed Assets				
Tangible Assets	12		**68,378**	64,373
Investments	13		**115,086**	115,086
			183,464	179,459
Current Assets				
Debtors	14	**10,151**		4,068
Cash at bank and in hand		**341,562**		307,706
		351,713		311,774
Creditors: amounts falling due within one year	15	**(20,789)**		(14,682)
Net Current Assets			**330,924**	297,092
Total assets less current liabilities			**514,388**	476,551
Creditors: amounts falling due after more than one year	16		**(46,381)**	(33,484)
Net Assets			**468,007**	443,067
Funds of the Charity	19			
Restricted funds			**192,046**	193,575
Unrestricted funds			**275,961**	249,492
Total Funds			**468,007**	443,067

For the year ending 31 December 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees responsibilities:

The members have not required the charity to obtain an audit of its financial statements for the year in question in accordance with section 476; and

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with Charities SORP (FRS102).

These unaudited financial statements were approved by the trustees on 16.9.26 and are signed on their behalf by:

D McGill

Mr. A McGill
Trustee

Company number 05653946

The notes on pages 24 to 37 form part of these financial statements.

1. General information

The charity is a private company limited by guarantee, registered in England and Wales, and a registered charity in England and Wales. The address of the registered office is Co-op Centre, Whitehouse Road, Hendon, Sunderland, SR2 8AH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006 as applicable to companies subject to the small companies regime.

Fiscus North Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at the historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The financial statements are prepared in sterling, which is the functional currency of the entity. Monetary amounts in these financial statements are rounded to the nearest £.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting Policies (continued)**

Incoming resources

Income is recognised when the charitable company is entitled to the funds, any performance conditions attached to the items of income have been met, it is probable that that the income will be received, and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Grant income from government and other entities is recognised when the charitable company is entitled to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount is not deferred under the accruals basis.

Interest on funds held on deposit is included when receivable and the amount can be measured with reliability by the charity, this is normally upon notification of interest paid or payable by the bank.

Resources expended

All expenditure is accounted for on an accrual's basis. Grants are charged in the year the trustees authorised payment.

Grants payable are in line with charitable company's objects and activities. Grants and donations are made only to other organisations with similar objects or directly to beneficiaries.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduced to expense over the lease term, on a straight-line basis.

Lease income is recognised in profit or loss on a straight-line basis over the lease term. The aggregate cost of lease incentives is recognised as a reduction to income over the lease term on a straight-line basis. Costs, including depreciation, incurred in earning the lease income are recognised as an expense. Any initial direct costs incurred in negotiating and arranging the operating lease are added to the carrying amount of the lease and recognised as an expense over the lease term on the same basis as the lease income.

Tangible fixed assets

All assets are capitalised and valued at historic cost.

Depreciation has not been charged on property as the anticipated residual value of the land is anticipated to be at least equal to the cost of the mixed use element.

Depreciation is charged on fixtures and fittings over their expected useful lives of 10 years.

Depreciation is charged on motor vehicles over their expected useful lives of 5 years.

Investments

Investments are the purchase of an investment property.

The property has been initially measured at cost and subsequently at fair value at the balance sheet date.

3. Accounting Policies (continued)

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Defined contribution plans

The company operates a defined contribution pension scheme covering its employees. The scheme funds are administered by trustees and the assets of the scheme are held separately from those of the company. The pension costs charged against profits represents the amount of the contributions payable to the scheme in respect of the accounting period.

4. Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Other	3,256	2,405	5,661	20,507
	3,256	2,405	5,661	20,507

In the previous year, donations and legacies of £2,502 were unrestricted and £18,005 were restricted.

5. Charitable Activities & Services

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Grants / Fees:				
TNL COL Fund	-	-	-	32,938
Ballinger Trust	15,000	-	15,000	-
Sunderland CC Household Support Fund	-	-	-	8,500
HHSF6	-	7,500	7,500	-
HHSF7	-	7,500	7,500	-
Thrive	-	5,930	5,930	-
CFW	-	103,969	103,969	-
SCC Foodbank Support Grant	-	1,500	1,500	-
Sunderland Guild of Help	-	1,090	1,090	390
Undisclosed Donor CED	-	20,000	20,000	-
Sunderland CC Food and Care package	-	-	-	3,750
Co-op Local Community Fund	-	-	-	1,524
Tudor Trust	-	-	-	50,000
The Barbour Foundation	-	-	-	5,000
Sir James Knott Trust	-	10,000	10,000	10,000
Reach Fund SIB	-	-	-	13,000
The 29th May 1961 Charitable Trust	-	3,000	3,000	3,000
Newcastle Foodbank	-	32,297	32,297	16,462
DCP – Sunderland Foodbank - Fees	-	40,915	40,915	67,085

Access to Justice ILTA	-	82,293	82,293	123,440
Undisclosed donor	40,000	-	40,000	40,000
CFW Winter Support Grant	-	6,500	6,500	-
Community Foundation NE Mayor's Fund	-	9,974	9,974	-
Postcode Lottery	-	21,833	21,833	-
SCC Small Energy Savings	-	1,648	1,648	-
	55,000	355,949	410,949	375,089

In the previous year, income of £47,992 was unrestricted and £327,097 was restricted.

6. Other trading activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Other income	-	80	80	-

In the previous year, income of £nil was unrestricted and £nil was restricted.

7. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Rental Income	53,877	-	53,877	74,554

All income in the previous year was unrestricted.

8. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Project costs	**2,428**	**31,411**	**33,839**	31,036
Wages and Salaries	**22,221**	**298,263**	**320,484**	236,872
Rates	**3,295**	**-**	**3,295**	3,199
Insurance	**5,109**	**-**	**5,109**	4,030
Repairs and Maintenance	**20,765**	**780**	**21,545**	21,058
Light and Heat	**14,010**	**-**	**14,010**	13,990
Motor expenses, travel and subsistence	**2,573**	**2,469**	**5,042**	3,551
Telephone, postage and stationery	**7,875**	**1,701**	**9,576**	10,474
Equipment and computer costs	**1,643**	**2,049**	**3,692**	3,061
Staff training	**888**	**2,739**	**3,627**	1,330
Sundry and cleaning expenses	**630**	**804**	**1,434**	897
Subscriptions	**2,356**	**3,721**	**6,077**	5,020
Bank charges	**536**	**-**	**536**	485
Loan Interest	**915**	**-**	**915**	1,058
Legal and professional	**1,679**	**778**	**2,457**	9,015
Depreciation charges	**7,995**	**-**	**7,995**	6,790
	94,918	**344,715**	**439,633**	351,866

In the previous year, expenditure of £76,221 was unrestricted and £275,645 was restricted.

9. Other Expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Accountancy and Independent exam fees	**5,994**	**-**	**5,994**	3,558

All expenditure in the previous year was unrestricted.

10. Wages & Salaries

	2025	2024
	£	£
Gross wages and salaries	**289,128**	219,281
Employers national insurance cost	**20,782**	13,537
Pension costs	**10,574**	4,054
	320,484	236,872

The trustees received no remuneration in the current or preceding year – unrestricted expenditure in the current year amounted to £22,221 (2024: £15,335) and restricted expenditure to £298,263 (2024: £221,537).

The average number of full time equivalent employees in the year

	2025	2024
Charitable activities	**11**	9

11. Taxation

The charitable company is exempt from taxation under Section 466 of the Income and Corporation Taxes Act 2010.

12. Tangible Assets

	Property	Fixtures and fittings	Motor Vehicles	**Total**
		£	£	£
Cost				
At 1 January 2025	37,501	29,651	19,156	**86,308**
Additions	-	12,000	-	**12,000**
At 31 December 2025	37,501	41,651	19,156	**98,308**
Depreciation				
At 1 January 2025	-	10,442	11,493	**21,935**
Charge for the year	-	4,164	3,831	**7,995**
Disposals	-	-	-	**-**
At 31 December 2025	-	14,606	15,324	**29,930**
Carrying amount				
At 31 December 2025	37,501	27,045	3,832	**68,378**
At 31 December 2024	37,501	19,209	7,663	64,373

13. Investments

	2025	2024
	£	£
At 1 January 2025	**115,086**	115,086
Additions to investments at cost	**-**	-
Gain/(loss) on revaluation	**-**	-
At 31 December 2025	**115,086**	115,086

Investments at cost comprised

	2025	2024
	£	£
Investment Properties	**115,086**	115,086

14. Debtors

	2025	2024
	£	£
Accrued income	**7,448**	545
Prepayments	**2,703**	3,523
	10,151	4,068

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Bank loan	**8,949**	5,718
Other creditors	**1,685**	818
Deferred income	**1,541**	1,715
Accruals	**8,614**	6,431
	20,789	14,682

16. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Bank loan	**46,381**	33,484
	46,381	33,484

17. Related Party Transactions

There were no related party transactions during the current and preceding years.

18. Analysis of net assets between funds

	Restricted Reserves	General Reserves	Designated Reserves	2025 Total Funds
	£	£	£	£
Tangible assets	-	-	68,378	68,378
Investments	-	-	115,086	115,086
Current assets	193,631	158,082	-	351,713
Current liabilities	(1,585)	(19,204)	-	(20,789)
Long term liabilities	-	(46,381)	-	(46,381)
	192,046	92,497	183,464	468,007

	Restricted Reserves	General Reserves	Designated Reserves	2024 Total Funds
	£	£	£	£
Tangible assets	-	-	64,373	64,373
Investments	-	-	115,086	115,086
Current assets	194,394	117,380	-	311,774
Current liabilities	(819)	(13,863)	-	(14,682)
Long term liabilities	-	(33,484)	-	(33,484)
	193,575	70,033	179,459	443,067

19. Funds of the Charity

	Balance 01.01.25 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.25 £
Unrestricted funds						
General funds						
Accumulated surplus	70,033	112,133	(92,917)	3,248	-	92,497
Designated funds						
Tangible asset reserve	64,373	-	(7,995)	12,000	-	68,378
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	249,492	112,133	(100,912)	15,248	-	275,961

	Balance 01.01.24 £	Income £	Expenditure £	Transfers £	Gain/ (Loss)	Balance 31.12.24 £
Unrestricted funds						
General funds						
Accumulated surplus	31,236	125,048	(72,989)	(13,262)	-	70,033
Designated funds						
Tangible asset reserve	63,639	-	(6,790)	7,524	-	64,373
Investment property reserve	115,086	-	-	-	-	115,086
Total unrestricted funds	209,961	125,048	(79,779)	(5,738)	-	249,492

The accumulated surplus is available for the charitable company to use for the purposes of the charitable company without restriction.

19. Funds of the Charity (continued)

	Balance 01.01.25	Income	Expenditure	Transfers	Balance 31.12.25
	£	£	£	£	£
Restricted funds					
DCP - Sunderland Foodbank	29,343	40,915	(70,092)	1	167
Crisis Donations	2,085	759	(1,912)	-	932
Tudor Trust	30,031	-	(30,019)	(12)	-
Newcastle Food bank	-	32,297	(31,979)	-	318
Xmas Appeal	855	1,482	(2,199)	-	138
Nationwide Community Grants	11,015	-	(11,026)	11	-
COL Household Support Sunderland CC	534	-	(543)	9	-
Fundraiser #2	3,194	-		(3,194)	-
Sir James Knott	7,763	10,000	(11,706)	-	6,057
Access to Justice ILTA	90,687	82,293	(75,154)	-	97,826
Crowdfunder #1 Our Children's Kitchen	15,068	245	(1,731)	(12,000)	1,582
The 29th May 1961 Charitable Trust	3,000	3,000	(1,049)	-	4,951
Sunderland Guild of Help	-	1,090	(962)	(128)	-
HHSF6	-	7,500	(7,500)	-	-
CFW	-	103,969	(78,810)	-	25,159
Undisclosed Donor CED	-	20,000	-	-	20,000
Thrive	-	5,930	(5,517)	-	413
SCC Foodbank Support Grant	-	1,500	(1,500)	-	-
CFW Winter Support Grant	-	6,500	(3,493)	-	3,007
Community Foundation NE Mayor's Fund	-	9,974	(311)	-	9,663
Postcode Lottery	-	21,833	-	-	21,833
HHSF7	-	7,500	(7,565)	65	-
SCC Small Energy Savings	-	1,647	(1,647)	-	-
Total restricted funds	193,575	358,434	(344,715)	(15,248)	192,046

19. Funds of the Charity (continued)

	Balance 01.01.24	Income	Expenditure	Transfers	Balance 31.12.24
	£	£	£	£	£
Restricted funds					
Fundraiser (Food van)	475	-	(475)	-	-
DIDYMUS	28	-	(28)	-	-
DCP - Sunderland Foodbank	10,665	67,085	(48,407)	-	29,343
Crisis Donations	1,584	1,507	(1,006)	-	2,085
Tudor Trust	30,845	50,000	(50,814)	-	30,031
Co-op Local Community Fund	-	1,524	(1,523)	(1)	-
Newcastle Food bank	245	16,462	(16,707)	-	-
Xmas Appeal	1,538	1,430	(2,113)	-	855
Virgin Money Foundation	11,190	-	(14,176)	2,986	-
Nationwide Community Grants	39,197	-	(28,182)	-	11,015
The Joicey Trust	675	-	(675)	-	-
COL Household Support Sunderland CC	3,681	-	(3,147)	-	534
Newcastle Building Society	1,626	-	(1,626)	-	-
Fundraiser #2	11,631	-	(8,437)	-	3,194
Sunderland CC Household Support Fund	5,000	3,500	(8,500)	-	-
Sir James Knott	-	10,000	(2,237)	-	7,763
TNL COL Fund	-	29,946	(32,594)	2,648	-
Sunderland CC Food & Care package	-	3,750	(3,750)	-	-
SIB Reach Fund Grant	-	13,000	(13,105)	105	-
Access to Justice ILTA	-	123,440	(32,753)	-	90,687
HSF5 Household Support Fund	-	5,000	(5,000)	-	-
Crowdfunder #1 Our Children's Kitchen	-	15,068	-	-	15,068
The 29th May 1961 Charitable Trust	-	3,000	-	-	3,000
Sunderland Guild of Help	-	390	(390)	-	-
Total restricted funds	118,380	345,102	(275,645)	5,738	193,575

19. Funds of the Charity (continued)

Fundraiser #1 Spacehive was a Crowd Fundraiser which successfully raised funds to purchase an electric van and support our crisis and advice work at FISCUS.

Didymus provided funds to support 'My Sister's Garden' Project, our new, safe outdoor social gardening allotment and vibrant social outdoor community space where people can grow their skills, make new friends and grow and cook food together.

Durham Christian Partnership (DCP) run Sunderland Foodbank and have partnered with FISCUS to deliver 'More Than Food' support to people who use and rely on foodbanks in Sunderland. DCP provides grant funding from the Trussell Trust to which it is affiliated. The funding enables FISCUS to employ experienced Welfare Benefit & Crisis Advice staff who work across Community Foodbanks in Sunderland to ensure people can resolve their financial hardship and access their rightful benefits entitlements, reduce their debt and have access to food and other crisis items.

Crisis Donations are generously provided by the general public and occasionally, by organisations and small businesses. The Sister's of Mercy, Oaklea Convent and the women's groups that they facilitate have been very generous donators to our crisis funds once again, throughout the year. This makes a huge difference to our customers facing hardship and poverty as we are able to fund items that are not usually donated such as shopping vouchers, new clothing & underwear, safety equipment, warm blankets, hot water bottles and presents for children and older people who would otherwise go without throughout the year and at Christmas.

Tudor Trust provided a grant over three years to support the salary of FISCUS CEO to enable FISCUS to have more financial stability and enable the CEO to focus on developing and delivering the core advice and crisis work and develop new initiatives.

Co-op Local Community Fund supported our community garden providing a safe space for our service users, staff, volunteers and wider community to meet and enjoy the outdoor space.

Newcastle Foodbank provide grant funding to FISCUS from Trussell Trust to enable FISCUS to employ a full-time experienced Advice & Crisis Worker who provides outreach advice and crisis support across Community foodbanks in Newcastle.

Xmas Appeal is money provided by individuals, organisations and businesses to support the purchase of Christmas presents for children, young people and those who would otherwise go without during the festive period.

Virgin Money Foundation provided a two-year grant to fund an experienced Social Welfare Worker to enable FISCUS to maintain, improve and expand our current crisis services, especially our expanding Sunderland Clothes Bank.

Nationwide Community Grants provided a one-year grant to enable us to develop Sunderland Young Mammies Home Economics Project by employing a new dedicated Advice & Advocacy Worker to support teenage expectant and new mothers in Sunderland to gain independent living skills and access to advice and support.

The Joicey Trust provided funding towards the employment of a Social Welfare Trainee/Apprentice.

COL Household Support Funds were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland

19. Funds of the Charity (continued)

Newcastle Building Society provided funding via the Community Foundation Tyne & Wear towards our advice and crisis work which part-funded one of our Social Welfare Trainees/Apprentices.

The National Lottery Fund Community Cost of Living Fund provided an emergency fund to support FISCUS and other community and voluntary, not-for-profit organisations who were affected by the cost-of-living crisis. The funding enabled FISCUS to continue and expand our crisis work until March 2024.

Fundraiser #2 Spacehive S.A.F.E was a Crowd Fundraiser which successfully raised funds to support our Warm Welcome Space and our crisis, advice and community work delivered at the Co-op Centre. The funds also enabled us to purchase a new shipping container for our recycling projects.

Sunderland City Council Household Support Fund 4 was provided by Sunderland City Council to support people in crisis with insufficient money to buy essentials that they need.

Sir James Knott – provides a charitable grant to enable FISCUS to employ a part-time Social Welfare Coordinator to deliver our crisis activities for vulnerable children, adults and families. This grant also supports our volunteers to run our Bundles for Babies Baby Bank and our Community Clothes Bank.

Sunderland CC Food & Care Package – this grant supports the purchase of food, hygiene and essential items for people experiencing hardship in Sunderland.

SIB Reach Fund Grant – Funded external consultancy support, community consultation and feasibility to explore new community trading ideas to be developed by FISCUS at the Co-op Centre.

Access to Justice ILTA – This 5-year grant enables FISCUS to increase the quality of our Advice & Crisis services, develop Evaluation, Monitoring & Learning (MEL) and explore new ways of working. The grant also funds a full-time Advice Services Manager and a Welfare Benefits & Crisis Worker.

HSF5 Household Support Fund – Supports vulnerable individuals and families with essential and emergency items that they otherwise could not afford.

Crowdfunder #1 Our Children's Kitchen – is a community Crowdfunder to raise funding to develop a Children's Kitchen constructed from a recycled shipping container. Our Children's Kitchen will also provide wider community services, including supporting our Warm Welcome Spaces, our Community Foodbank and trading part-time as a community deli to cover the costs of food for children during the school holidays.

The 29th May 1961 Charitable Trust – provided a grant towards the cost of developing Our Children's Kitchen project to alleviate child hunger and child poverty in Sunderland.

Sunderland Guild of Help – provides crisis grants of up to £150 for individuals experiencing hardship. Grants are paid to FISCUS and FISCUS purchases and delivers the agreed items.

HHSF6 (Household Support Funds) – were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland

CFW – is a Northern Gas Networks funded initiative to enable FISCUS to establish a Centre for Warmth to provide fuel poverty and energy advice and support to vulnerable individuals and families.

CED Project Undisclosed Donor – is a community development project which focusses upon supporting vulnerable women and girls, children, older people and the wider community.

THRIVE – is a partnership project led by SBIC and supported by FISCUS providing welfare benfits advice, debt advice and crisis support to BAME women aged over 65+.

SCC Foodbank Support Grant – was provided by Sunderland City Council Strategic Advice Services to support purchases of food, clothing, hygiene items, vouchers and essentials for people in need.

CFW Winter Support Grant – funding provided by Northern Gas Networks to enable FISCUS to purchase and distribute warm packs, warm items and energy saving items for people experiencing or at risk of fuel poverty.

The Mayor's Opportunity Fund – provides funding to support the running of our Warm Welcome spaces including funding food, ingredients and sessional community cooks.

Postcode Lottery Boost Funding – provided blended social investment finance of a grant and a loan to support the development of a community café and kitchen.

HHSF7 (Household Support Funds) – were provided by Sunderland City Council to support our crisis work and to enable us to purchase essentials such as clothing, toiletries and cleaning items to provide to people experiencing hardship in Sunderland

SCC Small Energy Savings – provided funding to purchase a wide range small energy saving measures such as LED Lightbulbs, Slow Cookers, Blenders, Air Fryers, Radiator Foils and anything that would support energy saving in the home.

20. Company Limited by Guarantee

The charitable company is limited by guarantee in that every member undertakes to contribute such amounts as may be required in the event of the charitable company being wound-up, for the payments of the debts, liabilities, and the cost of winding up not exceeding £1 per member.